



ANNUAL REPORT
Of Licensee
Engaged in the Business of Making Regulated Loans
Under the Montana Title Loan Act

For the Calendar Year Ended December 31, 2005

"Each licensee is required by Montana law to submit an annual report of its operations (31-1-815, MCA). Be sure to report only information pertaining to business conducted under the Montana Title Loan Act.

Important: The report must be filed before **March 31, 2006**. Failure to submit a report on time or in the required format will cause the Department to begin proceedings to revoke your license."

Return completed reports to:
Montana Department of Administration
Division of Banking and Financial Institutions
PO Box 200546
"301 South Park, Suite 316"
"Helena, MT 59620-0546"

Licensees with more than one office licensed in Montana may submit a composite annual report provided that the list of licensed offices is attached to this annual report.

REPORTING ENTITY

1. Name of Licensee _____
2. License number _____
3. Address of licensed location _____
4. Number of employees at this location at year-end _____
5. Name of person preparing this report _____
6. Phone number of preparer _____

STATEMENT OF INCOME AND EXPENSES

"Calendar Year Ending December 31, 2005"

INCOME

Report Only Title Loan
Business in Montana

7. Charges Collected or Earned _____
8. Other Income (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
9. **Total Operating Income** _____

EXPENSES - If any expenses are shared with other business operations, please use your best estimate in allocating that portion of the expense attributable to the title loan business."

10. Advertising _____
11. Auditing _____
12. Bad Debts: _____
- a. Debts Charged Off _____
- b. (Deduct) Recoveries _____
- c. Additions to Reserve for Bad Debts _____
14. Depreciation and Amortization _____
15. Insurance and Fidelity Bonds _____
16. Legal Fees and Disbursements _____
17. "Postage, Printing, Stationery and Supplies" _____
18. "Rent, Utilities and Janitorial Services" _____
19. "Salaries of Officers, Owners, Partners and Members" _____
20. Salaries of all Other Employees _____
21. "Taxes, Other than Income" _____
22. License Fees _____
23. Telephone and Other Communications _____
24. Travel _____
25. Supervision and Administration _____
(when not allocated to other items)
26. Other Expenses (itemize) _____
- a. _____
- b. _____
- c. _____
- d. _____
27. Interest on Borrowed Funds _____
- a. Intra-company _____
- b. Paid to Others _____
28. **Total Expenses Before Income Taxes** _____
29. Net Income Before Income Taxes (Line 9 minus Line 28) _____
30. Federal Income Taxes _____
31. State Income Taxes _____
32. **Total Expenses** (Line 28 plus Lines 30 and 31) _____
33. **Net Income** (Line 9 minus Line 32) _____

STATEMENT OF ASSETS AND LIABILITIES

	December 31, 2005 <u>2005</u>	December 31, 2004 <u>2004</u>
34. Cash on Hand and in Banks	_____	_____
35. Investments	_____	_____
36. Loans Receivable	_____	_____
37. Less: Reserve for Bad Debts	_____	_____
38. Furniture and Fixed Assets	_____	_____
39. All Other Assets (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
d. _____	_____	_____
40. Total Assets	_____	_____
41. Accounts Payable	_____	_____
42. Short-term Loans Payable	_____	_____
43. Current Portion of Long-term Loans Payable	_____	_____
44. All Other Short-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
45. Long-term Loans Payable	_____	_____
46. All Other Long-term Liabilities (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
47. Total Liabilities	_____	_____
48. Capital Stock	_____	_____
49. Paid In Surplus	_____	_____
50. Undivided Profits	_____	_____
51. Capital Reserves	_____	_____
52. Other Components of Net Worth (specify)	_____	_____
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____
53. Total Net Worth	_____	_____
54. Total Liabilities and Net Worth	_____	_____
(must agree with line 40)		

STATEMENT OF LOAN ACTIVITY

		<u>Number</u>	<u>Amount</u>
55.	Total Number of Loans Made During the Year	_____	
56.	Total Number of Loans Outstanding at Year End	_____	
57.	Repossessions During the Year	_____	_____
58.	Repossessions Sold During the Year	_____	_____
59.	Repossessions Redeemed by the Borrower Prior to Sale	_____	_____

DISTRIBUTION, BY SIZE, OF LOANS MADE DURING YEAR

		<u>Number</u>	<u>Amount</u>	<u>Range of interest rates charged</u>
60.	\$2,000 or Less	_____	_____	_____
61.	\$2,001 to \$4,000	_____	_____	_____
62.	Greater than \$4,000	_____	_____	_____
63.	Totals (Line 60 plus Lines 61 and 62)	_____	_____	
64.	Total Dollar Volume of Montana Loans	_____		
65.	Attach as a separate exhibit a description of other business conducted on the premises if applicable.			

AFFIDAVIT

I, _____ the undersigned, being the _____ of _____
swear or affirm that, to the best of my knowledge and belief, the statements contained in this report, including the accompanying schedules and statements, if any, are true and that the same is a true and complete statement in accordance with the law.

I hereby certify that in the year ending December 31, 2005, this licensee did not use a criminal process or cause a criminal process to be used in the collection of any title loans or use any civil process to collect the payment of title loans not available to title lenders under the provisions of the Montana Title Loan Act."

Signature _____

Subscribed and sworn to before me this _____ day of _____

by _____ known to me to be the person whose signature
appears on this document. Witness my hand and official seal this _____ day of _____

Notary Public

(SEAL)

For the State of _____

Residing at _____

My Commission expires: _____